

School's out for the summer

Happy summer! You have more time on your hands now than any other time of the year – use it to your advantage. As you plan to spend your days hanging out with friends at the pool, you also should consider taking some time to plan and prepare for your future.

Remember Me

SAT Test Date

June 6

ACT Test Date

June 13

ACT Registration

August 7

ACT Test Date

September 12

June is the last month 2015 graduates can take the ACT or SAT in order to qualify for some scholarships, including Bright Flight, for the fall 2015 semester. Do your best by utilizing these [ACT test tips](#), and preparing with [SAT](#) and [ACT](#) prep resources.

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High School Students

- Summer has just begun, but it will be over before you know it. Use some of your extra time wisely these next couple months. Consider getting a part-time job. Even if it's only 10-15 hours a week, those paychecks will add up. Start a [savings plan](#). The earlier you start [saving for college](#), the better off you'll be when it comes time to foot the bill.
- Don't lose all the knowledge you gained this past year by checking out for the summer. Set a goal for how many books you want to read, do some science experiments and take [ACT](#) and [SAT](#) practice tests to keep your mind sharp.
- If you're going to be a senior in the fall, plan a few [college](#) visits for the summer.
- Don't miss out on other college tips and information about scholarship opportunities. Follow Journey to College on [Facebook](#) and [Twitter](#).

New High School Graduates

- If you're attending college in the fall, be sure to complete all the necessary paperwork for housing, registering for classes and attending orientation this summer. Get in touch with the schools you've been accepted to and let them know if you'll be attending.
- If you're in the [St. Louis](#) or [Kansas City](#) areas and need help finalizing college plans, visit one of the High School to College Centers for free. You can always call your college for help as well.
- It would be wise to get a job for the summer, even if it's just part time. By [saving](#) a portion of your summer earnings, you could offset some of your college expenses.
- Set a [monthly budget](#) before going to college. If you're moving away from your hometown, don't forget to include transportation costs for going home to visit on occasion.
- If you plan to utilize [student loans](#), only borrow what you need. You can return a portion or all of the loan awarded to you back to your college's financial aid office.
- If you haven't filed your [FAFSA](#) yet, complete it as soon as possible to qualify for financial aid. Keep applying for [grants and scholarships](#) throughout the summer.

College Students

- When you receive your [financial aid](#) award offer for next semester, keep in mind you should use all the "free" aid first. You don't have to accept all the student loans available to you. You won't just be [paying that money back](#), you'll be paying it back with interest.
- Prepare for next semester by finalizing housing plans. If you're moving out of the dorms for the first time, don't forget to include any extra costs associated with living off campus into your [budget](#); rent, utilities, trash, Internet, food, etc., all need to be accounted for.
- Are you signed up for a summer class? Taking summer courses is a great way to stay on track to graduate in four years. If you're going home for the summer, you may be able to take courses at a local college that will transfer.
- Save, save, save! Use this summer as an opportunity to save money that will help ease the financial burden during the school year and let you focus on academics. Summer employment in your field of study is also a great way to gain experience and make connections.

Parents

- Encourage your kids to work hard and play hard this summer. Help them [explore their interests](#), go on college visits, [research schools](#), and find part time employment.
- If you filed the 2015-2016 [FAFSA](#) without your 2014 tax information, be sure to go back and update your information using the IRS Data Retrieval tool.